

In re:
Desiree M. Kakos
Evangelos G. Kakos
Debtors

Case No. 21-10217-amc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Jul 02, 2021

User: admin
Form ID: pdf900

Page 1 of 2
Total Noticed: 6

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 04, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Desiree M. Kakos, Evangelos G. Kakos, 301 Fawn Lane, Phoenixville, PA 19460-1898
cr	+ American Express National Bank, c/o Zwicker & Associates, P.C., 80 Minuteman Road, P.O. Box 9043, Andover, MA 01810-0943
cr	+ Cavalry SPV I, LLC, Bass & Associates, P.C., 3936 E. Ft. Lowell Rd, Suite #200, Tucson, AZ 85712-1083
cr	+ Daimler Trust, c/o BK Servicing, LLC, PO Box 131265, Roseville, MN 55113-0011
cr	+ Tower Federal Credit Union, Silverman Theologou, LLP, c/o Douglas R. Blecki, Jr., 11200 Rockville Pike, Suite 520, North Bethesda, MD 20852-7105

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Jul 02 2021 23:21:00	ACAR Leasing Ltd. d/b/a GM Financial Leasing, PO Box 183853, Arlington, TX 76096, US 76096-3853

TOTAL: 1

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 04, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 2, 2021 at the address(es) listed below:

Name	Email Address
BRAD J. SADEK	on behalf of Debtor Desiree M. Kakos brad@sadeklaw.com bradsadek@gmail.com;sadek.bradj.r101013@notify.bestcase.com

District/off: 0313-2

User: admin

Page 2 of 2

Date Rcvd: Jul 02, 2021

Form ID: pdf900

Total Noticed: 6

BRAD J. SADEK

on behalf of Joint Debtor Evangelos G. Kakos brad@sadeklaw.com
bradsadek@gmail.com;sadek.bradj.r101013@notify.bestcase.com

DOUGLAS RICHARD BLECKI

on behalf of Creditor Tower Federal Credit Union dblecki@princelawfirm.com

REBECCA ANN SOLARZ

on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

WILLIAM C. MILLER, Esq.

on behalf of Trustee WILLIAM C. MILLER Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

WILLIAM C. MILLER, Esq.

ecfemails@ph13trustee.com philaecf@gmail.com

TOTAL: 7

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA
(Philadelphia Division)**

IN RE:

DESIREE M. KAKOS
EVANGELOS G. KAKOS

Case No. 21-10217-amc
(Chapter 13)

Debtors

* * * * *

TOWER
FEDERAL CREDIT UNION

Movant

Judge Chan
Date: 07/06/2021
Time: 11:00 am
Courtroom #4

v.

DESIREE M. KAKOS
(Debtor)

EVANGELOS G. KAKOS
(Joint Debtor)

AND

WILLIAM C. MILLER, ESQ.
(Chapter 13 Trustee)

Respondents

* * * * *

CONSENT ORDER

THIS MATTER is next scheduled to be heard before the court on July 6, 2021, on Motion of Tower Federal Credit Union by and through its undersigned counsel, for relief from the automatic stay with respect to 301 Fawn Lane, Phoenixville, PA, 19460 (“the property”) which secures debt held by Movant. Both parties, by counsel, consent to the terms contained in this Order.

Accordingly, it is this _____ day of _____, 2021 **ORDERED:**

1. That the Chapter 13 plan shall be amended to include the post petition arrears in the amount of \$4,399.00 including \$750.00 in attorneys fees and \$181.00 in costs to Tower Federal Credit Union consisting of the post petition arrears through June 30, 2021.
2. That Debtors shall resume post petition payments directly to movant commencing July 1, 2021.
3. That, if any payment required to made hereunder is not received by the date it is due, Debtor shall be deemed in default of this Order.
4. That if Debtors are in default, Movant’s attorney shall file an affidavit with this Court stating the amount due under this Order and shall mail a copy to Debtors and Debtors’ attorney. If Debtors do not cure the default within ten (10) days of the Certificate of Service, then the automatic stay shall be lifted as to the vehicle and Movant shall be free to foreclose and obtain possession under State Law without any further proceedings in this Court.

IT IS FURTHER ORDERED,

5. That if Debtors convert this case to another Chapter of the U.S. Bankruptcy Code, the automatic stay at 11 U.S.C § 362(a) shall be terminated as to the debtors’ interest in the property without further proceedings in this Court.

IT IS FURTHER **ORDERED** that the fourteen (14) day stay of relief from stay pursuant to
Rule 4001(a)(3) is hereby waived.

Date: July 2, 2021



Judge, U.S. Bankruptcy Court

WE ASK FOR THIS:

/s/ Douglas R. Blecki, Jr. Esq.
Douglas R. Blecki, Jr.
Silverman Theologou, LLP
11200 Rockville Pike, Ste. 520
N. Bethesda, Maryland 20852
Phone: (301) 468-4990
dblecki@silvermanlegal.com
Attorney for Movant

/s/ Brad J. Sadek, Esq.
Brad J. Sadek
Sadek and Cooper
1315 Walnut Street
Suite 502
Philadelphia, PA 19107
Counsel for Debtors

/s/ William Miller
William C. Miller
1234 Market Street
Suite 1813
Philadelphia, PA 19107
Chapter 13 Trustee

cc: Douglas Blecki
Brad J. Sadek
Debtor
William Miller

End of Order